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complete ignorance of the consequences of their actions.... In this particular case it's better to be ignorant than to be vicious. I believe there are some who do understand, but they don't care. When election time comes it's essential not to make the wrong kinds of enemies.

LB 917 is going to contribute to the hysteria that is being carefully and systematically cultivated by medical associations all over this country. There is nothing that Nebraska has in common with California except perhaps that they're on a part of the continental United States. I'll say very little. So on the one hand they're going to use the problems of malpractice in California to make it just like Nebraska, but then when other situations come up and they want to talk about the good life they want to say Nebraska's not like any of these large metropolitan areas. The problems of malpractice that exist nationally do not exist in Nebraska. The man who signed this letter did not, at any time, say that those problems exist in Nebraska. On the one hand you want to talk about tailoring programs to fit the conditions that exist in the state. Then when you want to terrify and frighten these Senators you want to talk about what's happening in other parts of the country and say that might come to Nebraska. Anything can come to Nebraska. There could be a smallpox epidemic in Nebraska. There could be a flu epidemic, there could be anything that you could imagine. Senator Schmit said the fact that lightening hasn't struck shouldn't make you feel that it can't strike. Well the possibility that lightening can strike shouldn't make you feel necessarily that it shall strike.

I think you're going to, probably though, knuckle under on this one too without understanding it or what's in it. I'd like to ask Senator Murphy a question because maybe he can help clarify something here.

SENATOR MURPHY: Gently now, Senator.

SENATOR CHAMBERS: Very gently, Senator Murphy, very gently. Should a situation arise where there is an economic depression in this country and doctors are not making very much money and nurses and anesthesiologists are not making very much money and insurance companies will say "Well you don't make enough money to pay the premiums we're going to charge so we're not going to write anymore malpractice insurance" and this bill comes into operation, then they had better ante up whatever is assessed on them up to two percent or they lose their license. Isn't that correct?

SENATOR MURPHY: That would be true, Senator. Either they would participate or after an approximate 60 day period it would be possible to suspend their license. Yes.

SENATOR CHAMBERS: This bill.... We're talking about contingencies that arise. The Insurance Director says that it's not likely this bill will ever come into effect, well it is not as unlikely that there will not be another depression. Does this bill contemplate a severe economic crisis that would attach itself to those who are health care delivers?